

Information to identify the case:			
Debtor 1:	Ethan A. Warren		Social Security number or ITIN: xxx-xx-5994
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: -----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 2/14/22
Case number:	22-11143-JNP		Date case converted to chapter: 7 10/11/23

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline 10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Ethan A. Warren	
2. All other names used in the last 8 years	aka Ethan Andrew Warren	
3. Address	6 Spring Hill Drive Laurel Springs, NJ 08021	
4. Debtor's attorney Name and address	Andrew Thomas Archer Brenner Spiller & Archer 125 Route 73 North West Berlin, NJ 08091	Contact phone 856-963-5000 Email: aarcher@spillerarcherlaw.com
5. Bankruptcy trustee Name and address	Douglas S. Stanger Douglas Stanger- Trustee 1810 Chapel Avenue West Cherry Hill, NJ 08002-4609	Contact phone 609-645-1881

For more information, see page 2 >

Debtor **Ethan A. Warren**

Case number **22-11143-JNP**

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 10/12/23
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov. (800) 676-6856</p>		
7. Meeting of creditors	November 9, 2023 at 10:00 AM	Location:
<p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p>Meeting held by Zoom, visit join.zoom.us, Enter Meeting ID 393 300 2559, Click on JOIN using passcode 9803965248, or call 1-609-264-3767</p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p> <p>For additional meeting information go to https://www.justice.gov/ust/moc</p>		
8. Presumption of abuse	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 1/8/24
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p>You must file a complaint:</p> <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). <p>You must file a motion:</p> <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). <p>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</p>		
<hr/>		
Deadline to object to exemptions:		Filing deadline: 30 days after the conclusion of the meeting of creditors
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:
Ethan A. Warren
Debtor

Case No. 22-11143-JNP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Oct 12, 2023

Form ID: 309A

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 14, 2023:

Recip ID	Recipient Name and Address
db	+ Ethan A. Warren, 6 Spring Hill Drive, Laurel Springs, NJ 08021-2829
519506926	+ Rancocas Anesthesiology, PO Box 4603, Lancaster, PA 17604-4603
519520495	+ Rancocas Anesthesiology PA, c/o Sklar Law, LLC, 20 Brace Road, Suite 205, Cherry Hill NJ 08034-2634
519506928	+ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:., State Of New Jersey, PO Box 283, Trenton, NJ 08602
519506929	+ US Bank Custodian for PFS Financial, Attn: Hovatter Friedman Saputelli & Lev, 3221 Route 38 West, Suite 300, Mount Laurel, NJ 08054-9765

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: aarcher@spillerarcherlaw.com	Oct 13 2023 02:14:00	Andrew Thomas Archer, Brenner Spiller & Archer, 125 Route 73 North, West Berlin, NJ 08091
tr	+ EDI: FDSSTANGER.COM	Oct 13 2023 01:35:00	Douglas S. Stanger, Douglas Stanger- Trustee, 1810 Chapel Avenue West, Cherry Hill, NJ 08002-4606
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 13 2023 02:16:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 13 2023 02:16:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519520717	Email/Text: bankruptcytn@wakeassoc.com	Oct 13 2023 02:15:00	AMERICAN MEDICAL RESPONSE MIDATLANTIC, c/o Wakefield & Associates, LLC, PO Box 51272, Knoxville, TN 37950-1272
519510781	+ EDI: AISACG.COM	Oct 13 2023 01:35:00	Ally Financial, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519506918	^ MEBN	Oct 12 2023 21:36:10	Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
519506919	+ EDI: CAPITALONE.COM	Oct 13 2023 01:35:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
519506920	+ Email/PDF: creditonebknofications@resurgent.com	Oct 12 2023 22:51:32	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
519516967	Email/Text: BNCnotices@dcmsservices.com	Oct 13 2023 02:15:00	EMERG PHYS ASSOC OF S. JERSEY, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
519506921	EDI: IRS.COM	Oct 13 2023 01:35:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519552334	EDI: JEFFERSONCAP.COM		

District/off: 0312-1

User: admin

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Date Rcvd: Oct 12, 2023

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		Oct 13 2023 01:35:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519506922	^ MEBN		
		Oct 12 2023 21:36:53	KML Law Group, PC, 701 Market St, Ste 5000, Philadelphia, PA 19106-1541
519512205	Email/PDF: resurgentbknotifications@resurgent.com		
		Oct 12 2023 23:02:31	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519506923	+ Email/Text: bankruptcydpt@mcmcg.com		
		Oct 13 2023 02:16:00	Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
519512322	+ Email/Text: bankruptcydpt@mcmcg.com		
		Oct 13 2023 02:16:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519506924	+ Email/Text: bankruptcydpt@mcmcg.com		
		Oct 13 2023 02:16:00	Midland Funding, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
519506925	EDI: PRA.COM		
		Oct 13 2023 01:35:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
519541653	EDI: PRA.COM		
		Oct 13 2023 01:35:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
519510680	Email/PDF: resurgentbknotifications@resurgent.com		
		Oct 12 2023 23:15:10	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519506927	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Oct 13 2023 02:16:00	Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
519759174	+ Email/Text: bkteam@selenefinance.com		
		Oct 13 2023 02:15:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept., 3501 Olympus Blvd., Suite 500, Dallas, TX 75019-6295
519759175	+ Email/Text: bkteam@selenefinance.com		
		Oct 13 2023 02:15:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept., 3501 Olympus Blvd., Suite 500, Dallas, TX 75019, U.S. Bank Trust National Association 75019-6295
519506930	Email/Text: bankruptcytn@wakeassoc.com		
		Oct 13 2023 02:15:00	Wakefield & Associates, Attn: Bankruptcy, 7005 Middlebrook Pike, Knoxville, TN 37909
519514705	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Oct 13 2023 02:16:00	Wilmington Trust, National Association at. el, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 14, 2023

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

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Date Rcvd: Oct 12, 2023

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Total Noticed: 30

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 12, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	jdesantis@standingtrustee.com
Andrew Thomas Archer	on behalf of Debtor Ethan A. Warren aarcher@spillerarcherlaw.com bankruptcy@brennerlawoffice.com;mcdoherty_187750@ecf.courtdrive.com
Charles G. Wohlrab	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association bkecf@friedmanvartolo.com, cwohlab@ecf.courtdrive.com
Denise E. Carlon	on behalf of Creditor Wilmington Trust National Association not in its individual capacity but solely as Owner Trustee of OSAT Trust 2019-2 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas S. Stanger	doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com,dss@trustesolutions.net,cdss11@trustesolutions.net
Harold N. Kaplan	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association hkaplan@rasnj.com, kimwilson@raslg.com
Sindi Mncina	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8